

Information to identify the case:

Debtor 1	Milan Kondic	Social Security number or ITIN	xxx-xx-3368
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-18778			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Milan Kondic

January 8, 2019

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Milan Kondic
 Debtor

Case No. 18-18778-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Jan 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2019.

db +Milan Kondic, 7629 Blackberry Ln., Willowbrook, IL 60527-2330
 26875042 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 26875045 Harris Mortgage, PO Box 5043, Rolling Meadows, IL 60008-5043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QBPHELMS.COM Jan 09 2019 07:38:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C.,
 3400 West Lawrence, Chicago, IL 60625-5104
 26875040 EDI: BANKAMER.COM Jan 09 2019 07:38:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 26875041 +EDI: CHASE.COM Jan 09 2019 07:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 26875043 +EDI: CITICORP.COM Jan 09 2019 07:38:00 Citi Bank, Pob 6241, Sioux Falls, SD 57117-6241
 26875044 +EDI: DISCOVER.COM Jan 09 2019 07:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316

TOTAL: 5

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****
 aty* +Brenda Porter Helms, ESQ, The Helms Law Firm, P.C., 3400 West Lawrence,
 Chicago, IL 60625-5104

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2019 at the address(es) listed below:
 NONE.

TOTAL: 0